The Federal Farm Loan Act

Synopsis of Its Salient Features Prepared by H. M. Hanson, Secretary-Treasurer Farm Mortgage Bankers' Association of America

\$100, \$500 and \$1,000.

11 and 13 is not tax exempt.

AGENTS.

capital of the federal land bank,

capital and surplus.

invested as follows:

ithin the district.

nent bonds.

loan board.

(b) To purchase farm loan bonds.

(d) To buy United States govern-

Sec. 23.-Reserve and dividends: No

limit is placed on dividend distributions

after a reserve account has been built

up from earnings equal to 20 per cent

of the capital stock and after 5 per

cent of the net earnings annually

thereafter are added to the reserve ac-

Sec. 27 .- Federal reserve bank may

Sec. 29.-Provision is made for dis-

Sec. 14.-No commission or charge

not specifically authorized in this act

NATIONAL FARM LOAN ASSOCI-

ATIONS

ORGANIZATION.

Section 7.-Ten farm owners desir-

ing loans aggregating \$20,000 or more

Sec. 7 .- Its affairs are administered

by five directors, including president,

vice president and a loan committee of

three serving without compensation.

and by a secretary treasurer with sal-

ary fixed by the farm loan board and

CAPITAL STOCK.

Sec. 8 .- Shares, \$5 each; (9) carry-

ing double liability; (8) may be owned

only by borrowers who are required to

subscribe 5 per cent of their loan in

the capital stock of the association

which in turn subscribes an equal

amount of stock in the federal land

Sec. 8.-Shares are paid for in cash

or (9) the amount may be added to the

face of the loan and retired in amorti-

zation payments at par. In such case

the face of the loan shall not exceed

the 50 per cent and 20 per cent lim-

Sec. 7.-Assessment on shares may

be levied for operating expenses if

POWERS.

gage through its loan committee of

Sec. 10 .- To appraise land for mort-

Sec. 11.-To indorse and become

liable for the mortgages of its share-

Sec. 11.-To receive and deliver the

Sec. 11 .- To acquire and dispose of

property necessary for the convenient

Sec. 11 .- To issue certificates of de-

proceeds of loans to borrowers.

transaction of its business.

funds are not otherwise available.

may form such an association.

paid by the association.

bank.

Itation.

shall be demanded or received.

solution and the appointment of a re-

buy and sell farm loan bonds.

FEDERAL FARM LOAN ACT | reserve system and to receive interest

Passed by the House of Representa tives and the United States Senate June 27 and 28, 1916, Respectively.

Signed by the President July 17, 1916. 3.-Provides for a federal land bank

system in the continental United States amount to the farm loan bonds issued (exclusive of Alaska), dividing the are retained as collateral security by country into tweive land bank districts the land bank registrar. composes of whole states.

3.-The system is operated as a bureau of the United states treasury department and supervised by the federal farm loan board. The secretary of the treasury is ex-officio chairman of the board with four other members appointed by the president for eight years at an annual salary of \$10,000. One member to designated farm loan commissioner and is the active executive officer.

3-Appointees of Board: (a) Farm loan registrar for each land bank district and

(b) One or more land appraisers for each land bank district. Salaries paid by federal land bank or joint stock land hank for which they act. (c) Land bank examiners; salaries paid by the United States.

(d) Attorneys, experts, assistants and other employees to be paid by the

United States. 17.-Powers of the Board: (a) To organize and charter federal land banks, foint stock land banks and untional farm loan associations.

(b) To review and alter the rate of farm loan association has been formed interest to be charged by federal land in a given locality after one year. banks for lonns. (c) To approve or reject any or all loans for bond issue and to grant or refuse any specific issue of farm loan

bonds of federal land banks and joint stock land banks. (d) To regulate charges for appraisal, examining titles and record- loan they negotiate and the bank shall

(e) To appraise land securing mortgages for bond issue. (f) To exercise general supervisory authority over the federal land banks,

farm loan associations and joint stock land banks. 30.-The farm loan commissioner shall examine the laws of every state | gate unpaid principal of such loans and if on examination the laws of any | shall not exceed ten times the agent's state are shown to afford insufficient protection to holders, its mortgages shall be declared ineligible under this | make good any default within 30 days

act during the continuance of the laws | after notice. 32.—The secretary of the trensury is be remitted without charge. authorized to deposit United States government rates of interest, the aggregate of such funds not to exceed \$6,000,000 at any one time.

FEDERAL FARM LOAN BANKS

Section 4.-One in each land bank district. Branches permitted within its district. Officers: President, vice president, secretary and treasurer: directors; six representatives of farm loan associations and three representing the public interest. Attorneys, assistants, experts and other employees. All salaries fixed by farm loan board and paid by bank. Subject to semiannual examinations by land bank exam-CAPITAL STOCK.

Sec. 5 .- \$750,000. May be owned by

individuals, firms, corporations and the United States and state governments. Sec. 5 .- Shares, \$5 each. Sec. 5.-All stock remaining unsub-

scribed 30 days after subscription books are opened shall be subscribed by the United States and thereafter only the United States government and ceiver. borrowers may acquire shares of stock. Sec. 5.-United States government not to participate in dividends. All other stockholders share dividends

Sec. 5,-The original capital stock shall be gradually retired after the stock held by farm loan associations shall amount to \$750,000. Sec. 5.-Not less than 5 per cent

of capital shall be invested in United States government bonds. POWERS.

Sec. 13.-To buy first farm mortgages within its district and to issue and sell farm loan bonds.

Sec. 13 .- To receive from farm loan associations interest and amortization payments on mortgages and farm loan

Sec. 13 .- To acquire and dispose of real and personal property necessary for the convenient transaction of business; and land taken in satisfaction of debts or purchased under judgments, decrees or mortgages held by it. Shall not hold title exceeding five years. Sec. 13.-To accept deposits of se-

curities or current funds from member associations but pay no interest there-Sec. 13.-To borrow money on security and pay interest thereon.

Sec. 13.-To buy and sell United States bonds.

Sec. 13.-To appraise lands for bond issue and to charge applicants and borrowers the cost of land appraisal, examining titles, recording and other legal fees, said fees to be paid in cash or be made part of loan and paid in amortization payments.

Sec. 14.-To accept mortgages only from farm loan associations and approved agents. Sec. 14.-To accept deposits of cur-

rent funds only from its stockholders. Sec. 6.-To become financial agents of United States government and depository of public money. Public deposits cannot be invested in mortgages or farm loan bonds.

Sec. 13 .- To deposit its securities and current funds subject to check posit for not longer than one year and

with any member bank of the federal to pay 4 per cent interest thereon,

REACHES LIMIT IN MEANNESS | from them bits of information they | and the children make the best of "Snoopy" Person is a Pest in Any

There are few persons meaner child facts about the parents and home

of the little one. Some persons cultivate children for this express purpose. They encourage the youngsters to Sec. 12.-Loans shall be secured by

irst mortgages on land within its land bank district. Section 12.-To run from 5 to 40 years with amortization and with ad- sured improvements. ditional optional prepayments after five years.

federal land bank of its district.

Sec. 12.-Interest on loans shall not exceed 6 per cent per annum on the unpaid principal. Sec. 12.-Borrowers shall pay 8

LOANS.

per cent simple interest on defaulted payments Sec. 20.-Issued in series of \$50,000 Sec. 12 .- Loans may be made for the or more, in denominations of \$25, \$50, following purposes and for no other under penalty:

Sec. 20.-May bear a maximum rate (a) To purchase land for agriculof 5 per cent interest per annum ural purposes. Sec. 19.-Mortgages and United (b) To purchase equipment, fertil-States government bonds equal in izer and live stock for the operation of the mortgaged farm.

(c) To provide buildings and for the mprovement of farm lands. Sec. 14.-The outstanding farm loan (d) To pay debts existing at time of bonds shall not exceed 20 times the rganization of the first national farm capital and surplus. oan association within the county. Sec. 21.-Shall be guaranteed by Sec. 12.-Maximum loan \$10,000; bank of issue and all other federal land

dnimum loan \$100. banks. Sec. 12 .- No loan shall exceed 50 per Sec. 17 .- No Issue is authorized cent of the value of the land mortgaged without the approval of the farm loan and 20 per cent of the permanent inboard. sured improvements.

Sec. 22 .- Substitution of mortgages Sec. 12.-No loans shall be made to and United States government bonds any person who is not at the time or held as collateral to farm loan bonds is shortly to become engaged in the cultivation of the farm mortgaged. TAXATION. Note .- All applications for loans originate with the national farm loan

Sec. 26.-The capital stock, surssociations or agents and all loans are plus, mortgages and farm loan bonds made and closed by the federal land and all income derived therefrom are banks. This does not apply to joint exempt from federal, state, municipal stock land banks, and local taxation. Sec. 26.-Real property taken and TAXATION. held under the provisions of sections

Sec. 26.—Same as applies to federal land banks. SPECIAL PROVISIONS.

Sec. 15.-Incorporated banks, trust Sec. 9 .- Associations may retain as ompanies, mertgage companies or commission one-eighth of 1 per cent chartered savings institutions may act emiannually from interest payments as agents for federal land banks if no on the unpaid principal of loans. Sec. 9 .- Associations may borrow from federal land banks at 6 per cent Sec. 15.—Borrowers securing loans annual interest up to one-fourth of its through agents are required to sub-

total stockholdings in said bank. scribe 5 per cent of the loan to the Sec. 24.-Reserves and dividends: No limit is placed on dividend distri-Sec. 15.-Agents are entitled to a butions after the reserve account, built commission of one-half of 1 per cent up from net earnings equals 20 per cent of the capital stock and after 2 11 and 13 is not tax exempt. per annum on unpaid principal of each per cent of the net earnings annually pay agent for actual expenses for apthereafter are added to the reserve ac praising land, examining titles, exe-

cuting and recording the mortgage pa-Sec. 25.-Defaults must be made pers which shall be added to the face good within 80 days after notice. Sec. 29.-Provision is made for dis-Sec. 15 .- Agents shall indorse and solution and the appointment of a reecome liable for the payment of the celver. loans they negotiate and the aggre-

JOINT STOCK LAND BANKS

ORGANIZATION. Sec. 15 .- Agents are required to Section 16 .- A private corporation subject to the requirements under this act which may be formed by ten or Sec. 15.-All collections made shall more persons with a board of directors SPECIAL PROVISIONS

Sec. 16 .- May operate within the Sec. 22.-Amortization and other state in which its principal office is lopayments constitute a trust fund to be cated and within some one continguous state.

(a) To pay off maturing farm loan Sec. 28.-Subject to semiannual examinations by the federal land bank examiner. (c) To lend on first farm mortgages

CAPITAL STOCK. Sec. 16 .- \$250,000 minimum. Sec. 16 .- Double liability of share

ment shall own none of the shares of stock. Sec. 16.-No farm loan bonds can be issued until the capital stock is fully paid, although the bank may begin business when one-half of the capital

Sec. 16 .- The United States govern

is subscribed and paid in cash. Sec. 28.-Reserve funds to be invest-POWERS. . ed as prescribed by the federal farm Sec. 16.-To lend money on farm nortgage security. Sec. 27.-Farm loan bonds are lawful Sec. 16 .- To issue and sell farm loan investments for fiduciary and trust funds and security for all public de-

Sec. 16.-To issue farm loan bonds | cloth,

Work May Be Done at Any Time

During Year, but Is Best While

Trees Are Dormant.

"Pruning may be done at any time

of the year," according to A. J.

Gunderson of the division of polmo-

logy, University of Illinois, "It can

best be done, however, while the trees

are dormant, for more time is then

available, and in the absence of foliage

it is easier to tell what branches

First-Remove all dead, diseased or

Second-Cut out the water sprouts

Third - Remove those branches

Fourth - Cut back any leader

branches that may be making an over-

vigorous growth. In doing so, do not

leave straight stugs, but cut back to a

Fifth-Do not overprune by cutting

out too large branches and thereby

suddenly open up the top to exposure

to the sun. This may prounce sun-

scald. Instead, thin out the top uni-

formly by removing the smaller

branches of about one-half inch diam-

Sixth-Do part of the pruning this

year, and the balance next year, espe-

cially where no pruning has been done

Seventh-Be careful of the fruit

spurs. These are the parts of the

The method of cutting when prun-

best advice is to cut every branch,

whether large or small, as close as pos-

sible to the part from which it is

taken. Never leave stubs, for stubs

will not permit the healing over of the

wounds, but may induce decay. Make

they never can bear again.

all cuts smooth and close.

which cross or interfere with each

should be removed."

and picking easier.

broken limbs.

RULES FOR PRUNING IN APPLE ORCHARD

convertible into farm loan bonds at the up to 15 times the amount of its capital and surplus. Sec. 16.-Except as otherwise pro-Sec. 7.-To receive and transmit to the federal land bank payments of invided it has the powers of and is subterest and principal and amortization

ject to the restrictions imposed on federal land banks.

PRIVILEGES. Sec. 16.-May lend more than \$10,000 | IN CONNECTION WITH THE PREP to any one borrower, but not beyond 50 per cent of the value of the land and 20 per cent of the permanent in-

Sec. 16.-Loans are not restricted to

the purposes prescribed for national farm loan associations. Sec. 16 .- Loans may be made to farm owners regardless of whether engaged in cultivation of the land mort-

gaged or not.

Sec. 16 .- Interest on loans shall not exceed more than 1 per cent, the interest rate established for its last series of bonds, nor more than 6 per cent in any case. Sec. 16,-Commissions or other

charges not specifically authorized by this act shall not be demanded or recelved.

BONDS. Sec. 20.-Issued in series of \$50,000 r more, in denominations of \$25, \$50, \$100, \$500 and \$1,000.

Sec. 20.-May bear maximum rate 5 per cent interest per annum. Sec. 16.-Bonds shall be so engraved as to be readily distinguishable from federal land bank bonds.

Sec. 19. - Mortgages and United States government bonds equal in amount to the farm loan bonds issued the land bank registrar. Sec. 17 .- No issue is authorized with-

out the approval of the farm loan board. Sec. 27.-Federal reserve banks are authorized to buy and sell the bonds of loint stock land banks.

permitted. Sec. 27 .- Its bonds are lawful investments for fiduciary and trust funds aroused speculation.

and security for all public deposits. TAXATION. Sec. 26.-The capital stock, surplus

and earnings are subject to the taxing powers of the state. Sec. 26.-Its mortgages executed under this act and its farm loan bonds and all income derived therefrom are exempt from federal, state and municipal and local taxation. Sec. 26 .- Real property taken and held under the provisions of sections

SPECIAL PROVISIONS.

Sec. 6 .- Joint stock land banks are nade public depositories and financial agents of the United States govern Sec. 6 .- Public deposits cannot be in-

vested in farm mortgages or in farm loan bonds. Sec. 16.-Rates of Interest for loans under 6 per cent are not subject to review or alteration by the farm loan

Sec. 13.-Shall receive no deposits except public deposits. Sec. 22.-Amortization and other payments constitute a trust fund to be

invested as follows: (a) To pay off its maturing farm loan bonds. (b) To purchase farm loan bonds,

(c) To lend on first mortgages withn its prescribed field. (d) To purchase United States gov-

ernment bonds. Sec. 23.-Reserve and dividends provided for as in the case of federal land

banks. Sec. 29 .- Provision is made for dissolution and the appointment of a re-

Mending Lineoleum.

Did you ever try mending the torn places in linoleum? It's easy. Just of 1915 crop. trim the edges of the hole with the scissors-kitchen scissors-then place a linoleum patch underneath, or if you the edges on the wrong side. Press down tight against the patch and allow it to dry. Paint all worn places. using paint the same color as the oll-

All wounds two inches or more

diameter should be painted in order

to keep out the decay. Of the different

materials that may be used for this,

a thick paint, consisting of white lead

and raw linseed oil, will prove satis-

STATE MAY HAVE Columbus .- The only county jail

TO PAY BIG BILL tawa, Putnam county, said H. H. Shirer, secretary of the State Board of Charities. Sheriff Tate informed Shirer that he had a prisoner two weeks ago, but soon lost ARATION AND BUILDING OF him when friends bailed him out.

Trying to Save Howard.

Gov. Frank B. Willis intends

In order to continue recruiting for

said. The mobilization camp was

for Ohio National Gaardsmen was un-

were holding up the pay.

Cruelty Charge in Pen Probed.

The State Board of Administration

On early returns the proposed de

The population of Columbus is esti-

It was stated authoritatively at the

called to change present state tax

treasurer, and Carl Brenin, Cincinnati, did they receive the necessary two-

third majority.

Shurtz and Shouse.

Rings, Belts and Mittens.

A CLEAN SLATE.

in Ohio without a prisoner is at Ot-

BILLS SEEM TO BE HIGH

CAMP WILLIS.

Covernment Unable to Reconcile Improvements With the Requirements of a Temporary Camp-Other Capital Notes.

Western Union Newspaper News Service. is, many officials of the War Depart- qualified save in a purely technical state is unconstitutional

tary of War Baker and Major General With the understanding Col. Howard Mr. Taxpayer? Is it to save some Mills, chief of the Division of Militia went to a hospital and had an operaernment should pay the Camp Willis disposing of the hernia. Then came bills, subject to the auditing and in- a letter from the War Department sayare retained as collateral security by The minor officers familiar with the faulty hearing. Col. Howard had a after his vote. obligations incurred at Camp Willis long conference with Gov. Willis after suggest that the inspection of ac he returned from the hospital at To counts by the Central Department ledo, the conference being over the will throw back upon the state a con- course to be followed in getting the siderable part of the total expendi- War Department to drop its objections ture. They base this assumption on and remove the bar. Senator Warren the size of some of the items, which, G. Harding will look after the matter Sec. 22.—Substitution of mortgages so far, they have been unable to re- in conjunction with Senator Atlee and United States government bonds concile with the requirements of a Pemerene at Washington, and Gov held as collateral to farm loan bonds is temporary camp. The sum of \$40,000 Willis will take an active part in sav said to have been spent for roads and ing Col. Howard's position in the Sixth an equal sum for sewers chiefly have Regiment for him. Only a few of the

War Department officials are not of the parilege of going to their yet informed whether the \$1,500,000 homes to vote at the state primary provided in the army appropriation Brig. Gen. William V. McMaken order bill for the payment of mobilization camp expenses will be sufficient, but wished to return to their homes to they expect the sum to be more than vote. The troops passed another day ample. Reports have not been re- of drills. Members of Company D ceived in sufficient number from the Fourth Regiment, received word from various states to indicate what the Marion that one of their number, total may be. Unofficial information Mathias B Roush had been married indicates, however, that in most of there to Miss Claudine Cook. the states only a few thousand dollars

Drought Hard on Growing Croos.

While the small showers that the Ohio National Guard throughout fell over much of Chio last week the state, officers were arranging to gave some relief, the seriousness assign men from the different regiof the situation from the state- ments to visit all localities in the ment made by the State Board of Ag- state to conduct a campaign to get enriculture in its report of crop condi- listments. These men will take the tions as of August 1. "The continued place of the 17 who were discharged drought," it says, "is affecting very after being mustered in for recruiting unfavorably all growing crops. Some duty. They were men who had been local showers occurred but were not rejected from the service on account sufficient for any material improve- of slight physical disabilities, but ment. Corn, potatoes, pastures, tobac- were thought to be fit for recruiting co and garden truck are suffering bad- work. The order to discharge them ly and unless rain comes soon, these reversed a previous order that they crops will be very light. Water is get-should be mustered in, camp officers

are shown to be high, the crops gen. that it would be at least two weeks erally are poor, owing to unfavorable before any troops are given orders to weather conditions. Of them, the move.

"The wheat harvest is far enough der way, following the announcement advanced that an estimate of the yield by Brigadier General William V. Mcmay be made with approximate cor. Maken, camp commander, that provirectness. Correspondents of this de- sion would be made for most of the partment estimate the production at men to leave camp if they desired to 70 per cent, compared with a normal exercise their right of franchise. The production of 15 bushels per acre. Third Regiment is gleeful. Through The estimated acreage harvested was the efforts of Colonel R. L. Hubler 1,577,352 acres. Total production \$19,000 pay for June was procured and should be approximately 16,562,196 precedent was established by the payment of troops on Sunday. Colonel bushels, being 19,468,042 bushels short Hubler proposed to borrow the money

"Oats show a decrease of 2 per cent in prospect compared with estimate of men in Dayton if the Quartermaster's years. one month ago. The outlook is most Department could not procure the erect a new office building, it will have chickens to kick themselves out of my funds because of technicalities which have none of this, use olicioth. Paint discouraging. The severe drought has cut the crop short.

> Seek Legislation to Give Pension. Pensions that will provide an income of \$240 for every person over 65 will probe charges of clubbing and years of age are to be sought through brutality in the Ohio State Peniten legislation was proposed at a meeting tlary. C. C. Philbrick, president of the of an organization of labor and civic board, so stated, saying Gov. Willis bodies held here. It is planned to sub- had turned over to the board clippings mit the proposed legislation to the from a Lima newspaper containing voters for ratification in 1917. It is charges made by Harris Morgan, Butproposed to obtain money to pay the ler county prisoner, now in the peni-

> pensions through an inheritance tax tentiary. Warden Thomas declared he on large fortunes. In addition to age wants an open investigation of his qualifications, a person to be eligible acts and the conduct of the penitenfor a pension must be a citizen of the tiary. Philbrick said his board is not United States and a resident of the at all "exercised" over Morgan's state for a year prior to the laws en. charges. "The governor believes, and actment. A person becoming a resi- the boasd and the warden do, too, that ident of the state after the enactment an investigation will clarify the situaof the law would be required to live tion," he said. in Ohio ten years, before becoming eligible. These officers of the organiza- Deficiency Bonds Beaten. tion were elected: George W. Compton, Columbus, president; Arnold Bill, ficiency issue of bonds for the City Cleveland; George W. Savage, Colum- of Columbus, amounting to \$235.00 bus; Edwin Blank, Lima, and William was conceded to be beaten. In many Prout, Cincinnati, vice presidents; districts the bonds were overwhelm Frank E. Bell, Cincinnati, secretary- ingly voted down and in few districts

> Bids to Be Opened Soon. August 17 State Highway Commissioner Clinton Cowen will open bids mated at 247,364 from the 1916 city for the construction of 53 miles of directory just issued. The book is jobs include three miles of the names the following: Blood, Bone, Ohio River road in Lawrence county, Grain, Hart, Head, Lipps, Beard, Legg. two miles of the Ohio River road in Back, Foot, Sides, Cheek, Chin, Hand, Gallia county, two miles of the Lima- Lightfoot, Finger, Arms, Trublood, Kenton highway in Allen county, Hipps, Hair, Body, Gummear, Thum, three miles of the Napoleon-Toledo Earhart, Eye, Temple, Barfoot, Calfe, road in Henry county, 4.45 miles of Shinn, Lashes and Flesch. Coats, the Dayton-Indianapolis road in Preble Kapps, Ruffels, Shouse, Knickerbockcounty, two miles of the Findlay- ers, Shurtz, McIntosh, Spatz, Vests, Delphos road in Putnam county.

executive secretary.

Cross Files Annual Report. governor's office here that no special Submitting his annual report for the session of the legislature would be year, State Printer J. E. Cross says that the institution is now unionized laws. Supreme Court's decisions in in its history and that every employe out of more than \$1,000,000 in tax revblooded horse) to distinguish him is receiving the union scale of wages. enues, will not change the governor's The number of pieces handled during intention to keep legislators at home, the year was 8.358,085, while the de- it was stated. In only case is there partment supervised printing in out- a chance of a special one-day session, side establishments. The department it was intimated. This sassion would turned back \$38,770 of its appropria- be called to authorize "alisent voting" tion which it did not need. of national guardsmen

book. She put it into the hands of sentiments that woold him back to the sick man as he lay withering on life.-Atlantic Monthly,

WOULD PREVENT **CUTTING EXPENSES**

Columbus, O. (Special).-With all of its characteristic tendencies toward misrepresentation, the Cox machine is now attempting to deter the present administration from keeping its pledge to further cut down the expenses of conducting the state government. The Coxized press of Ohio to had to admit that the purchase of the make strenuous efforts to prevent the Wyandotte building for state offices was one of the best business transacdisqualification of Col. Lloyd W. How ard, of Toledo, by federal medical offi- tions the state has ever made. Even

cers on duty at Camp Willis. The in the Ohio State Journal admitted it. dications point to a determined clash Now comes the rumor in Columbus of authority if the War Department that an injunction against the purinsists on its decision to cause Col. chase is to be filed by a prominent Howard's rejection for disabilities. Democratic politician. The conten-Col. Howard has been an officer in tion is that the legislature had no con-Columbus.-If the state of Ohio is the Ohio National Guard for more stitutional right to buy a building. The not called upon finally to pay a con- than 20 years and has a continuous act is this machine has gone under siderable part of the expenses con- service record of nearly 30 years, and the impression for several years that nected with the building of Camp Wil- the contention is that he is not dist saving a dollar to the taxpayers of the

ment at Washington will be surprised. sense. When first examined he was Another rumor is affoat and comes There appears to be a great difference rejected temporarily for hernia. It is from good Democratic authority that of opinion existing between the high- claimed at that time Col. Howard and those who hold office rooms in the er officials of the War Department Gov. Willis had positive assurance Wyandotte building under lease, are and those who actually handle the that if an operation reduced the hernia being urged to "hold op" until after business of the Department. Secre- there would be no further objections. the November election. What for, money for you? No, it is to make po-Affairs, believe that the Federal Gov- tion performed that was successful in litical thunder in an attempt to get your vote. The Cox machine, by its

every set has shown that it doesn't spection of the Central Department. ing Col. Howard would be rejected for care for the taxpayer, but it will be Notwithstanding, the Public Utilities Commission and the State Fire Marshal will move into the Wyardotta building the first of September. The State Fish and Game Commission and the Insurance Department will follow suit. That will eliminate state offices from the new First National Bank and new Hayden buildings. Other offices will be moved as soon as the leases made under the Cox administration have expired. The program of guardsmen in camp availed themselves efficiency and economy is going forward in spite of the Democratic opposition to that program. Saving On Tags. ed leaves of absence for men who

By the agitation for cheaper auto tags under the present state administration, the state will save in the neighborhood of \$12,000.00 this year. Governor Willis and the members of the Board of Administration favored the manufacturing of auto tags by the penitentiary. The agitation brought the lowest

bid ever received by the state and one much lower than it would cost to make the tags at the penitentiary. The tags will be manufactured for 13.9 cents a pair, a saving of about six cents on each pair.

The saving made by the letting of the contract at that low figure makes the statement of Chairman Bill Finley look a little foolish. Finley owns a part of the Scioto Sign Company of Kenton and the bid of that company was withdrawn for "political purposes." The contract was let at a much lower figure than the bid of the Scioto company.

A Business Deal. The price of \$225,000 for the Wyandotte building, which will house all of This product has found a market in all the state offices, is a remarkable one. Those who are conversant with the facts say that the building can not be day. It is absolutely fireproof and one of the most imposing buildings in Co-

fice building has not been given up. The state will await the action of the Columbus Chamber of Commerce in regard to a site for a new building. The buying of the Wyandotte building cuts out rent which amounted to the to pay the men at once from business price paid during the previous three elear out of the garden." When the state is ready to no trouble getting its money out of the Wyandotte building and will save next time I catch them in there I'll rent in the meantime. It was a cold- grab you by the neck, and kick you all blooded business proposition and is

deserving of credit. For the year ending June 30 the penal institutions of Ohio paid a profit of \$91,319.00. Among other things the sale of electric current from the penitentiary plant was \$21,742.51. The sum of \$73,295.00 was paid prisoners of the penitentiary for their labor during the year and the sale of manufactured products at the institution amounted to \$217.801 and reformatory

sales amounted to \$195,252.00. Lacking other campaign material against Governor Willis, Democrats and their aids fall back on talk of an alleged "deal" in Cincinnati in 1914. The evidence quickly disproves their story. Before ex-Governor Cox had time to think of this excuse for his defeat, the Cincinnati Enquirer, a Democratic newspaper, disposed of it on November 14, 1914, by saying:

"It is significant that Governor Cox carried every one of the so-called liberal wards of the city except the Twenty-second, in which George Schott, the Republican candidate for sheriff, lives. Willis carried five residence wards which went for Hunt last year. Cox won in 14 wards and Willis in 12. The majority for Willis in the city was 1,524 and in the country

The Enquirer also gives the follow highways in 25 Ohio counties. The long on physiology, listing among its ing pluralities for the other Republica: candidates as follows:

"Arnold over Greenlund, 11,197. "Hildebrant over Secrist, 23,132. "Archer over Brennen, 14,608. Turner over McGhee, 15,419. "Harding over Hogan, 14,442." . Hallermie

Up-to-Date Methods. First Bird-I must say some folker are getting progressive these days. Second Bird-How so? First Bird--Why, there's Mr. Owl up there installing a graphaphone to do Cleveland tax suits, knocking the city his hooting for him.-American Boy.

> Little Marjory's mother was plan ing a railway journey and spoke of taking a sleeper. "Mamma," queried Marjory, "why don't you go on a waker instead of a

We are against betting on the sublime moral principle that of all the dern guessers who tell you what a fool bet you made, not one ever comes around when you have won to say what a chump he was.-Milwaukee

"Cuisine" Quall. "Where is the best place for quall?" Nimrod asks us, and in the absence of the sporting editor we venture to reply, "On toast."-Browning's Maga-

WESTERN CANADA

Co-Operative Creameries Show Tremendous Increase in Butter Production.

The Dairy Commissioner, at first annual convention of Saskatchewan Dairymen's association, reviewed progress of 1915 which shows a great increase in the butter production of the co-operative creameries amounting to 1.500,000 lbs. He also said the improvement in quality is shown by the preference accorded Saskatchewan butter in outside markets. Shipments out of the province for the year to taled 52 carloads.

According to bulletin just issued by the Manitoba department of agricul ture, the dairy industry had a very successful year in 1915. There was an increase of over 1.000,000 lbs, of creamery butter produced, as against the previous year, about 260,000 lbs. increase in dairy butter and over 25,000 lbs, increase in the cheese output. The increase of the total value of milk and milk products was over \$427,000. The production of dairy butter for Manitoba during the year was 4,150,444 lbs. and it brought an average price of 23c per lb.; of creamery butter 5,839,667 lbs, were produced which commanded 29c ner lb. on the average: cheese necduction was 726,725 lbs, which sold at an average price of 15c-the total value of these three products is given as \$2,760,698, in addition to which the milk produced is valued at \$925,662 and the cream at \$158,827, the average price of the milk being reckoned at 2 to per th, and of sweet cream at 82e per lb. butter-fat. In connection with the dairy industry it is interesting to note that almost the most important fodder crop now is corn, of which the 1915 production amounted to 190.132 tons. The biggest cultivated fodder crop is timothy which for last season produced 193,357 tons and the next most popular crop was brome grass with 45.815 tons; of alfalfa and cloves there were produced some 22.000 tons. The number of cattle in the province is given as 681,005, which is an increase of 130,000 over the previous

The fact that the Red Deer, Alberta cheese factory is handling four times as much milk this season as last winter shows the growing improvement is the dairy industry. On Feb. 14 .. was announced the factory had your shipped two tons of cheese for Calgary

market. Cardston, Alberta, creamery in 1915 paid its patrons a rate of 27%c per lb, for butter fat and had a profit remaining over all expenses of \$5.584 The creamery during season distributed among farmers \$61,117 and manufactured 256,000 lbs. butter and 13,000 lbs, cheese. Average price realized for butter was 2814 cents.

The development of the dairy industry of Northern Alberta is well infocated by the growth of a prominent dairy business here, which in 1915 produced 2,525,000 lbs. butter, an increase of 400,000 lbs, over the previous year. parts of Canada and this year will enter the export trade. Advertisement.

More Efficacious. "In a few days, Mr. Grimm, you will have no further trouble with my chickens," said Neighbor Yaw, "I am working on an invention which is calculated to discourage them from scratching. It is an attachment which fastens to ing out behind. When he or she, as There is left in the treasury of the the case may be, attempts to scratch, amount appropriated, about \$500,000. the prod strikes the ground and kicks him or her forward. A few scratches

> "I do not expect to wait for your gorden," replied Gaunt N. Grimm, "The over this end of town."

It's awfully hard for the average man to look in a mirror and believe

Going It Too Hard

he was once a cute baby.

We are inclined nowadays to "go it too hard;" to overwork, worry, neglect our rest and sleep. This fills the blood with uric acid. The kidneys weaken and then it's a slege of backache, dizzy, nervous spells rheumatic pains and distressing urinary disorders. Don't wait for kidneys. Use Doan's Kidney Pills.

An Ohio Case Oscar Fagan, Pendleton, St., Columbus Grove, C., says: "My buck ached constantly, keeping me from sleeping. I had awful headaches and dizzy spells and my kidneys were irregular in action. During one attack I was confined to bed and the doctor was unable to relieve me. Someone sug-Oscar Fagan, Penme to good health. I gained in weight and was

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W. N. U., FORT WAYNE, NO. 33-1916.

Community, and a Sure Maker of Trouble.

than those who try to get from a talk about what father or mother said Often they repeat remarks which have been made about the neighbors

hope to use in future conversation should call them "snoopy."

with the neighbors. And yet these very people would be indignant if you The little ones feel flattered by the attention they are given and readily and what they did.

-and invariably this causes trouble.

To stir up strife and ill feeling is

Children are likely to forget, or get the wrong idea of what is said, and

give it a different interpretation from what is meant. In this way parents are often credited with statements which they did lively 7-foot fish gave them a hard not make and which would be decidedly distasteful to those who might henr about them.

ways tell the truth," cannot always be for 35 cents a pound, and its roe (good talk about their home affairs, and pick | just what the prying person wants, | relied upon, Chicago American | for caviar) at \$1 a pound

THIS DEALER HAD REAL TACT Stout and Thin Customers Use Special Mirrors in Wearing Apparel Establishment.

A dealer in wearing apparel, noticing that his stout customers and his very thin customers often were sensitive as to their figures, installed two full length mirrors of special design, says Popular Mechanics magazine. One was slightly concave and the other slightly convex. When a stout customer tried on a suit she was led to the concave mirror for self-inspection, and was able to see her figure as it would appear with its measurements reduced. When side branch. This will improve the a thin person came in to try on clothes shape of the top and make spraying she was taken to the convex mirror,

where the opposite effect was produced. Why Called "Bloodhound." As regards the name bloodhound, Count Le Couteulx believes that when fox hunting in something like its present form was instituted it was found that the sleuth-hound was not fast enough for the purpose, and the present foxhound was evolved from various material, and about this time it became usual, in speaking of the old hound of the country, to call him a tree which bear apples. If broken off bloodhound, meaning the hound of pure blood (as might be said of a ing apple trees is very important. The from the new hound or foxhound.

> During the first half of last year more than \$22,000,000 worth of diamonds were produced in South Africa.

There is only one breed of pure, gen-

uine bloodhounds, and that is the Eng-

A Huge Sturgeon One of the largest sturgeons that has ever been caught in the Delaware river, as far upstream as Bristol, Pa. was taken-netted, then roped-by George Saxton and Anthony Shores, who were fishing for shad. The very tussle before it war landed and then it was discovered to weigh 250 pounds. They slaughtered and sliced up the The old saw, "Children and fools al- rich yellow ment, then sold its fiesh

his pillow. He turned it over lan There is a story of a man, desper- guidly; then he fluttered the pages ately ill, who, having passed the with transparent fingers; presently he crisis of his ailment, needed only, so asked to be propped up in bed. He the doctors asserted, an incentive to fore long he was whispering ferviding recover. He had had dire misfortunes of what he was going to have to eat and had lost all interest in living. when he got well-those pig hocks Neither his business, nor his motor with dumplings; hot waffles and sirup; car, nor his children, nor his wife suf- schnittoohnen with sour sauce. What ficed to lure him back to the trials were cissoles, and ramekins, and banof temporal existence. Then some in nocks? And why had he never known spired relative thought of the cook about toad-in-the-hole? These were the